

IN RE:

SHANNON L. BALOT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-10914

Chapter 13

Document No.: 57

ORDER OF COURT

AND NOW, this 12th day of September, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



jlm

U.S. BANKRUPTCY JUDGE

SIGNED

9/12/23 1:26 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

In re:
Shannon L. Balot
Debtor

Case No. 19-10914-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Sep 12, 2023

Form ID: pdf900

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2023:

Recip ID	Recipient Name and Address
db	+ Shannon L. Balot, 119 East 5th Street, Oil City, PA 16301-2565
15132422	Stark County Emergency Physicians Inc., PO Box 20670, Canton, OH 44701-0670

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 13 2023 00:06:58	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15120103	+ Email/Text: bncnotifications@pheaa.org	Sep 12 2023 23:33:00	American Education Service, Attn: Bankruptcy Dept, PO Box 2461, Harrisburg, PA 17105-2461
15120104	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 12 2023 23:54:46	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15124368	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 13 2023 00:09:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15132415	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 13 2023 00:07:16	Citi, PO Box 70166, Philadelphia, PA 19176-0166
15120107	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 13 2023 00:31:51	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15132416	+ Email/Text: mediamanagers@clientservices.com	Sep 12 2023 23:33:00	Client Services, Incorporated, 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
15120108	+ Email/PDF: creditonebknofications@resurgent.com	Sep 12 2023 23:54:10	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15120109	Email/Text: mrdiscen@discover.com	Sep 12 2023 23:33:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15124154	Email/Text: mrdiscen@discover.com	Sep 12 2023 23:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15132417	+ Email/Text: bankruptcynotifications@ehi.com	Sep 12 2023 23:33:00	Enterprise Rent A Car, 600 Corporte Park Drive, Saint Louis, MO 63105-4211
15120110	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 12 2023 23:33:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15120111	+ Email/Text: slucas@for-cu.com	Sep 12 2023 23:34:00	Franklin Oil Region Credit Union, 101 North 13th Street, Franklin, PA 16323-2343
15132418	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2023 23:54:13	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15120105	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 12 2023 23:54:28	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

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User: auto

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15133652	+ Email/Text: RASEBN@raslg.com	Sep 12 2023 23:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15156366	Email/PDF: resurgentbknofications@resurgent.com	Sep 12 2023 23:54:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15132419	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2023 23:34:00	Midland Credit Management, 350 Camino De La Reina, San Diego, CA 92108-3007
15152772	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2023 23:34:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15120113	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 23:33:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15120112	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 23:33:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15158792	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 23:33:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15120115	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 23:33:00	PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15149186	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 12 2023 23:55:24	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15132421	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 12 2023 23:55:16	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
15120734	+ Email/PDF: ebn_ais@aisinfo.com	Sep 12 2023 23:55:06	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15120116	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 12 2023 23:54:25	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120117	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 13 2023 00:08:11	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120122	+ Email/Text: bncmail@w-legal.com	Sep 12 2023 23:33:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15132423	+ Email/Text: bankruptcydepartment@tsico.com	Sep 12 2023 23:34:00	Transworld Systems, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
15120123	Email/Text: pitbk@weltman.com	Sep 12 2023 23:33:00	Weltmain, Weinberg & Reis Co., LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15120106	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15132420	*+	Midland Credit Management, 350 Camino De La Reina, San Diego, CA 92108-3007
15120114	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15155280	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15120118	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120119	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120120	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120121	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: auto

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Shannon L. Balot dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5